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		Applicant/Patent Owner Len L. Mizrah	
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**INFORMATION DISCLOSURE STATEMENT
BY APPLICANT**
(Use several sheets if necessary)

U.S. PATENTS							
Examiner Initial		Patent Number	Issue Date	First Named Inventor	Class	Subclass	Filing Date
EC		6,092,202	07/18/00	Veil et al.	713	201	05/22/98
EC		6,047,268	04/04/00	Bartoli et al.	705	35	11/04/97
EC		6,029,150	02/22/00	Kravitz	705	39	10/04/96
EC		6,021,399	02/01/00	Demers et al.	705	39	11/25/96
EC		5,974,148	10/26/99	Stambler	380	25	05/13/97
EC		5,956,699	09/21/99	Wong et al.	705	39	11/17/97
EC		5,870,721	02/09/99	Norris	705	38	10/15/96
EC		5,485,510	01/16/96	Colbert	379	145	09/01/94
EC		6,098,675	08/08/00	Runft	141	81	09/04/97
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EC		6,018,717	01/25/00	Lee et al.	705	13	08/21/98

OTHER DOCUMENTS (Include author (if any), title, publisher and place of publication, date and pertinent pages)		
EC		Mandell "The Credit Card Industry A History" Twayne Publishers, Boston 1990 pp. ix-xxiv, 16-17, 52-53, 58-59, 64-67, 78-79, 100-101, 126-127, 130-131, 138-141, 150-155
EC		Rosenberg "Dictionary of Banking" John Wiley & Sons, Inc., New York, 1993 pp. vii-viii, xi-xii, 5, 20, 52, 59, 90, 146, 154, 344, 367-369

Examiner <i>J. Colbert</i>	Date Considered <i>6-28-04</i>
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